

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
NORTHERN DIVISION**

In re:

Lori Lynn Heilig-Deceased

Debtor(s)

Case No. 08-20557-dob

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas McDonald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2008.
- 2) The plan was confirmed on 04/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/19/2009, 06/02/2012.
- 5) The case was dismissed on 07/20/2012.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,664.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$59,846.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$59,846.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,533.55
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,533.55
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
75th District Court	Unsecured	895.00	NA	NA	0.00	0.00
Atlantic Credit & Finance	Unsecured	1,073.00	1,357.40	1,357.40	0.00	0.00
Avon Products Inc	Unsecured	272.00	NA	NA	0.00	0.00
CAPITAL ASSET RECOVERY, LLC	Secured	4,191.00	9,700.80	9,700.80	2,225.39	3,927.00
CREDIGY RECEIVABLES INC	Unsecured	8,334.00	3,993.51	3,993.51	0.00	0.00
David Heilig	Unsecured	NA	NA	NA	0.00	0.00
East Bay Funding LLC	Unsecured	250.00	439.84	439.84	0.00	0.00
First Express	Unsecured	485.00	461.00	461.00	0.00	0.00
GAME CASH	Unsecured	200.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	3,570.25	3,570.25	0.00	0.00
Internal Revenue Service	Priority	1,793.00	2,160.40	2,160.40	0.00	0.00
Jefferson Capital Systems-EFT	Unsecured	NA	180.91	180.91	0.00	0.00
L J Ross Associates	Unsecured	126.00	215.46	215.46	0.00	0.00
L J Ross Associates	Unsecured	88.00	NA	NA	0.00	0.00
Lake Huron Credit Union	Secured	95,960.00	0.00	0.00	36,485.50	0.00
Lake Huron Credit Union	Secured	5,725.00	6,475.82	6,475.82	6,475.82	0.00
Lake Huron Credit Union	Secured	2,471.00	3,916.25	3,916.25	942.58	2,550.24
Lake Huron Credit Union	Secured	0.00	1,986.33	1,986.33	246.50	0.00
Lake Huron Credit Union	Unsecured	1,081.00	NA	NA	0.00	0.00
Lake Huron Credit Union	Unsecured	815.00	NA	NA	0.00	0.00
Lake Huron Credit Union	Secured	0.00	1,459.42	1,459.42	1,459.42	0.00
LaSalle Bank	Unsecured	516.00	NA	NA	0.00	0.00
Members First Credit Union	Unsecured	755.00	755.83	755.83	0.00	0.00
MI Department of Treasury	Priority	1,974.00	1,161.69	1,161.69	0.00	0.00
MI Department of Treasury	Unsecured	NA	3,188.07	3,188.07	0.00	0.00
Mid Mich Regional Medical Center	Unsecured	82.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	NA	2,010.94	2,010.94	0.00	0.00
RICHARD M HANDLON	Unsecured	2,472.00	3,922.63	3,922.63	0.00	0.00
SCOTT BUCKINGHAM OD	Unsecured	380.00	399.69	399.69	0.00	0.00
SPIRIT OF AMERICA NTL BANK	Unsecured	NA	NA	NA	0.00	0.00
United Financial Credit Union	Unsecured	3,888.00	4,702.37	4,702.37	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$36,485.50	\$0.00
Mortgage Arrearage	\$7,935.24	\$7,935.24	\$0.00
Debt Secured by Vehicle	\$9,700.80	\$2,225.39	\$3,927.00
All Other Secured	\$5,902.58	\$1,189.08	\$2,550.24
TOTAL SECURED:	\$23,538.62	\$47,835.21	\$6,477.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,322.09	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,322.09	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,197.90	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$5,533.55</u>		
Disbursements to Creditors	<u>\$54,312.45</u>		
TOTAL DISBURSEMENTS :			<u>\$59,846.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/26/2012

By: /s/ Thomas McDonald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (09/01/2009)